IN THE NAME OF ALLAAH, THE MOST GRACIOUS, THE MOST MERCIFUL

AN EASY GUIDE FOR CALCULATING AND DISCHARGING ONE'S ZAKAAT

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UPON WHOM IS ZAKAAT WAAJIB (COMPULSORY)

Zakaat is compulsory on every sane, mature Muslim who is the owner of Zakaatable assets equivalent to the Nisaab after the passing of a lunar year. The Nisaab is the value of 612.36 grams of silver. If a person has only gold, then the Zakaat Nisaab is 87.48 grams. If a person has some cash, some stock in-trade and some silver or even two of these and the total of these equals the Nisaab figure then too Zakaat will be Waajib (incumbent) on him. At present, the Zakaat Nisaab for silver is 48,000 Pakistani Rupees, (or) 260 British Pounds, (or) 340 US dollars, (or) 1250 UAE Dirhams (or) 1270 Saudi Riyaals. The day you have this amount that will be considered the beginning of your Zakaat year. If you cannot recall the actual date when you were the owner of such an amount then stipulate a date from the Hijri (Islamic) calendar and every year work according to that date. It makes no difference whether one’s wealth increases or decreases during the course of the year. Only if one becomes insolvent then one’s Nisaab date will expire. One will have to give out in Zakaat 2.5% of the total of one’s Zakaatable assets. On a 100 000 rupees for instance one will pay 2 500 rupees.

Before calculating one’s Zakaat understand the following two aspects;

1 - Zakaatable assets

2 - Amounts and items which fall under necessities and basic expenses and hence, are excluded from one’s Zakaat

NUMBER 1 : ZAKAATABLE ASSETS

1 - Gold, silver, in which ever form they may be and for whatever purpose.

2 - Savings in one’s possession or in one’s home, etc,

3 - Cash in one’s bank account

4 - Cash savings in other currencies are included too

5- Prize Bonds

6- Amounts kept aside for a future commitment (Haj, or for the marriage of one’s child)

7- Takaaful or amounts kept in insurance policies

8- Amounts owed to you

9 - Any amount given as advance payment for an item you have not yet acquired

10 - Capital in a business partnership venture

11 - The income derived from shares, saving certificates, NIT Units, NDF saving certificates, provident funds etc.

12 - Stock-in trade in one’s shop, warehouse or factory

13 - The present value of raw material for manufacturing sitting in one’s shop, factory or warehouse

14 - Cash at hand received in lieu of goods/merchandise sold

15- A home or building purchased for resale

NB - Add the total of all the aforementioned items and mark as **‘A’**

NUMBER 2 : AMOUNTS AND ITEMS WHICH FALL UNDER NECESSITIES AND BASIC EXPENSES

1- An outstanding debt

2- An amount binding on you in lieu of goods/ merchandise purchased

3- Mehr that is still outstanding

4- Wages for one’s employees due for the month

5- Taxes, shop rentals and utility bills which are due at one’s Zakaatable date

6- Zakaat amounts outstanding from previous years

NB - Work out the total value of the above and mark as **‘B’**

Now, subtract/minus the total of **‘B’** from the total of **‘A’** and divide by 40 (2.5 %). The figure that it works out to is the figure that is due as one’s Zakaat. Take for example if **‘A’** came up to 1,00,000 rupees and **‘B’** came up to 20,000 rupees, the balance is 80,000 rupees and 2.5 % of 80,000 is 2,000 rupees. You may give out this sum all at once or you may do so gradually.

NOTE : Zakaat is also Waajib (incumbent) on the women’s jewellery even though it is for personal use.

Zakaat is not payable on one’s vehicles for usage, one’s home and other household items.

Zakaat is payable on plots bought for resale.

Zakaat is not payable on a plot acquired for building a home.

For further details on payment of Zakaat one may contact our Centre via the Whatsapp platform.

WHO MAY WE NOT GIVE ZAKAAT TO?

Zakaat cannot be given to the descendants of Abbas, Haarith, Ja’far and Aqeel (May Allaah Ta’ala be pleased with them). One should assist them if need be through alternate means.

One may not give a kaafir (non-Muslim) Zakaat.

It will not be permissible to give one’s Zakaat to such Muslim NGO’s that are not considerate of the Shari’ laws.

The wife and husband cannot give one another Zakaat.

One cannot give Zakaat to one’s parents, grandparents (maternal and paternal) and children. It is permissible to give Zakaat to one’s needy brother or sister and other relatives.

It will not be permissible to give a Masjid Zakaat.

WHO CAN ZAKAAT BE GIVEN TO?

Zakaat can only be given to either a needy Muslim who does not own in excess of his personal needs any surplus asset that is equal to the value of Nisaab or a debtor whose liabilities exceed Zakaatable and surplus assets.

THE BEST RECIPIENTS OF ZAKAAT

1 - Deeni institutes - One is granted a double reward; one for aiding in the preservation and propagation of Deen and one for fulfilling one's Zakaat

2 - One's needy relatives (with the exception of the family members mentioned above); here too one receives double reward.

MARKAZ AHLUS-SUNNAH WAL-JAMAA'AH SARGODHA

By the grace of Allaah Ta'ala there are hundreds of students studying in this institute. A request is made for donations (Zakaat and Sadqa funds) to support and aid this institute in its goal and objective of propagating Deen. This is a registered institute and on a yearly basis all finances are audited. Any finances may be sent via bank account, western union, money-gram, etc. For further details contact, +923008172087 or +923062251253

(Translated by Moulana Munir - 3 Sha'baan 1440 = 10 April 2019)